

<b>FORM B1</b> <b>United States Bankruptcy Court</b> <b>Northern District of California</b>		<b>Voluntary Petition</b>																
Name of Debtor (if individual, enter Last, First, Middle): <b>Williams, Steven L.</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>LoCastro-Williams, Amy Marie</b>																
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): <b>FDBA Steven L. Williams Construction</b>		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): <b>AKA Amy Marie LoCastro</b>																
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>xxx-xx-4230</b>		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>xxx-xx-4884</b>																
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>1711 Prune St.</b> <b>Hollister, CA 95023</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>1711 Prune St.</b> <b>Hollister, CA 95023</b>																
County of Residence or of the Principal Place of Business: <b>San Benito</b>		County of Residence or of the Principal Place of Business: <b>San Benito</b>																
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																
Location of Principal Assets of Business Debtor (if different from street address above):																		
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>																		
<b>Venue</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																		
<b>Type of Debtor</b> (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding																
<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																		
<b>Statistical/Administrative Information</b> (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY																
Estimated Number of Creditors      1-15      16-49      50-99      100-199      200-999      1000-over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																		
Estimated Assets <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">\$0 to \$50,000</td> <td style="text-align: center;">\$50,001 to \$100,000</td> <td style="text-align: center;">\$100,001 to \$500,000</td> <td style="text-align: center;">\$500,001 to \$1 million</td> <td style="text-align: center;">\$1,000,001 to \$10 million</td> <td style="text-align: center;">\$10,000,001 to \$50 million</td> <td style="text-align: center;">\$50,000,001 to \$100 million</td> <td style="text-align: center;">More than \$100 million</td> </tr> <tr> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>			\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000		\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million										
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<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>FORM B1, Page 2</b> <b>Williams, Steven L.</b> <b>LoCastro-Williams, Amy Marie</b>	
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)			
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	

  

<b>Signatures</b>	
<p style="text-align: center;"><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.          [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.          I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> <u>/s/ Steven L. Williams</u>          Signature of Debtor <b>Steven L. Williams</b></p> <p><b>X</b> <u>/s/ Amy Marie LoCastro-Williams</u>          Signature of Joint Debtor <b>Amy Marie LoCastro-Williams</b></p> <p>_____          Telephone Number (If not represented by attorney)</p> <p><u><b>September 15, 2005</b></u>          Date</p>	<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p> <hr/> <p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p><b>X</b> <u>/s/ Clark A. Miller</u> <u><b>September 15, 2005</b></u>          Signature of Attorney for Debtor(s) Date  <b>Clark A. Miller 51151</b></p> <hr/> <p style="text-align: center;"><b>Exhibit C</b></p> <p>Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.  <input checked="" type="checkbox"/> No</p>
<p style="text-align: center;"><b>Signature of Attorney</b></p> <p><b>X</b> <u>/s/ Clark A. Miller</u>          Signature of Attorney for Debtor(s)  <b>Clark A. Miller 51151</b>          Printed Name of Attorney for Debtor(s)  <b>Law Offices Of Clark A. Miller</b>          Firm Name  <b>215 West Alisal Street</b>  <b>Salinas, CA 93901</b>          Address  <b>Email: sherri@clarkmiller.com</b>  <b>1-831-424-1764 Fax: 1-831-754-0704</b>          Telephone Number  <b>September 15, 2005</b>          Date</p>	<p style="text-align: center;"><b>Signature of Non-Attorney Petition Preparer</b></p> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>_____          Printed Name of Bankruptcy Petition Preparer</p> <p>_____          Social Security Number (Required by 11 U.S.C. § 110(c).)</p> <p>_____          Address</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>_____          If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><b>X</b> _____          Signature of Bankruptcy Petition Preparer</p> <p>_____          Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p>
<p style="text-align: center;"><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.          The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> _____          Signature of Authorized Individual</p> <p>_____          Printed Name of Authorized Individual</p> <p>_____          Title of Authorized Individual</p> <p>_____          Date</p>	

**United States Bankruptcy Court**  
**Northern District of California**

In re **Steven L. Williams,**  
**Amy Marie LoCastro-Williams**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	14,320.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		6,260.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		14,500.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		25,384.07	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,854.47
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,640.50
Total Number of Sheets of ALL Schedules		23			
Total Assets			14,320.00		
Total Liabilities				46,144.07	

In re **Steven L. Williams,  
Amy Marie LoCastro-Williams**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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In re **Steven L. Williams,  
Amy Marie LoCastro-Williams**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash on hand</b>	<b>C</b>	<b>20.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking, Union Bank of Calif., Hollister, CA</b>	<b>C</b>	<b>0.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household furniture, furnishings, and appliances</b>	<b>C</b>	<b>1,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>Personal clothing</b>	<b>C</b>	<b>900.00</b>
7. Furs and jewelry.		<b>Personal jewelry</b>	<b>C</b>	<b>100.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			

Sub-Total > **2,520.00**  
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

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In re **Steven L. Williams,  
Amy Marie LoCastro-Williams**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		<b>Accrued Social Security benefits</b>	<b>-</b>	<b>0.00</b>
		<b>Wife's accrued pension benefits with CAL PERS, Sacramento, CA</b>	<b>C</b>	<b>2,000.00</b>
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			

Sub-Total > **2,000.00**  
(Total of this page)

Sheet 1 of 2 continuation sheets attached  
to the Schedule of Personal Property

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In re **Steven L. Williams,  
Amy Marie LoCastro-Williams**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<b>Accrued unemployment benefits</b>	-	<b>0.00</b>
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2003 Dodge Neon</b>	<b>C</b>	<b>9,800.00</b>
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.	<b>X</b>			
27. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
28. Inventory.	<b>X</b>			
29. Animals.	<b>X</b>			
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			
33. Other personal property of any kind not already listed.	<b>X</b>			

Sub-Total >	<b>9,800.00</b>
(Total of this page)	
Total >	<b>14,320.00</b>

Sheet 2 of 2 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

**Case: 05-55879 Doc# 1 Filed: 09/16/05 Entered: 09/16/05 09:32:35 Page 7 of 44**

In re **Steven L. Williams,  
Amy Marie LoCastro-Williams**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- ☐ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<b><u>Cash on Hand</u></b>			
Cash on hand	C.C.P. § 703.140(b)(5)	20.00	20.00
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b>			
Checking, Union Bank of Calif., Hollister, CA	C.C.P. § 703.140(b)(5)	0.00	0.00
<b><u>Household Goods and Furnishings</u></b>			
Household furniture, furnishings, and appliances	C.C.P. § 703.140(b)(3)	1,500.00	1,500.00
<b><u>Wearing Apparel</u></b>			
Personal clothing	C.C.P. § 703.140(b)(3)	900.00	900.00
<b><u>Furs and Jewelry</u></b>			
Personal jewelry	C.C.P. § 703.140(b)(4)	100.00	100.00
<b><u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u></b>			
Accrued Social Security benefits	C.C.P. § 703.140(b)(10)(A)	0.00	0.00
Wife's accrued pension benefits with CAL PERS, Sacramento, CA	C.C.P. § 703.140(b)(10)(E)	2,000.00	2,000.00
<b><u>Other Contingent and Unliquidated Claims of Every Nature</u></b>			
Accrued unemployment benefits	C.C.P. § 703.140(b)(10)(A)	0.00	0.00
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
2003 Dodge Neon	C.C.P. § 703.140(b)(2)	2,975.00	9,800.00
	C.C.P. § 703.140(b)(5)	565.00	



In re **Steven L. Williams,  
Amy Marie LoCastro-Williams**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D  W I F E  J O I N T  C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. <b>518550960***</b>			<b>Vehicle purchase loan</b>					
<b>WFS Financial</b> <b>PO Box 19752</b> <b>Irvine, CA 92623</b>		<b>C</b>	<b>2003 Dodge Neon</b>					
			Value \$ <b>9,800.00</b>				<b>6,260.00</b>	<b>0.00</b>
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					

0 continuation sheets attached

Subtotal  
(Total of this page)

**6,260.00**

Total

**6,260.00**

(Report on Summary of Schedules)

**Case: 05-55879 Doc# 1 Filed: 09/16/05 Entered: 09/16/05 09:32:35 Page 9 of 44**

In re **Steven L. Williams,  
Amy Marie LoCastro-Williams**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3), as amended by § 1401 of Pub L. 109-8.

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Steven L. Williams,  
Amy Marie LoCastro-Williams**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No.			<b>State income taxes</b>				<b>4,500.00</b>	<b>4,500.00</b>
<b>Franchise Tax Board Bankruptcy Unit PO Box 2952 Sacramento, CA 95812</b>		-						
Account No.			<b>Federal income taxes, 2004</b>				<b>10,000.00</b>	<b>10,000.00</b>
<b>Internal Revenue Service PO Box 99 San Jose, CA 95103</b>		C						
Account No.								
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal  
(Total of this page)

**14,500.00**

Total

**14,500.00**

(Report on Summary of Schedules)

**Case: 05-55879 Doc# 1 Filed: 09/16/05 Entered: 09/16/05 09:32:35 Page 11 of 44**

In re **Steven L. Williams,  
Amy Marie LoCastro-Williams**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>Y29480</b>  <b>A Tool Shed</b> <b>c/o NCO Financial Systems</b> <b>PO Box 41593</b> <b>Philadelphia, PA 19101</b>		<b>C</b>				<b>972.60</b>
Account No.  <b>Advance America</b> <b>1709 Airline Hwy</b> <b>Hollister, CA 95023</b>		<b>C</b>				<b>300.00</b>
Account No. <b>9 04 855 321 08/07</b>  <b>Allstate Automobile Insurance</b> <b>PO Box 3589</b> <b>Akron, OH 44309</b>		<b>C</b>				<b>262.74</b>
Account No.  <b>Alternate Mailing Address:</b> <b>Allstate Automobile Insurance</b>		<b>Credit Collection Svcs</b> <b>re: Allstate</b> <b>PO Box 55126</b> <b>Boston, MA 02205</b>				
Subtotal (Total of this page)						<b>1,535.34</b>

9 continuation sheets attached

In re **Steven L. Williams,  
Amy Marie LoCastro-Williams**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>4329197</b>			<b>C</b>				<b>308.25</b>
<b>Americas Cash Express</b> <b>591 Tres Pino's Road</b> <b>Hollister, CA 95023</b>							
Account No. <b>I2 0249792</b>			<b>C</b>				<b>25.00</b>
<b>California Firefighters</b> <b>1500 W El Camino Ave #13 PMB 338</b> <b>Sacramento, CA 95833</b>							
Account No. <b>557009191145****</b>			<b>C</b>				<b>1,388.00</b>
<b>Capital One Bank</b> <b>PO Box 85520</b> <b>Richmond, VA 23285</b>							
Account No.							
<b>Alternate Mailing Address:</b> <b>Capital One Bank</b>							
Account No.							
<b>Alternate Mailing Address:</b> <b>Capital One Bank</b>							
Sheet no. <u>1</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			<b>1,721.25</b>

In re **Steven L. Williams,  
Amy Marie LoCastro-Williams**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
<b>City of Hollister 375 Fifth St. Hollister, CA 95023</b>	<b>C</b>					<b>1,276.93</b>
Account No. <b>0015801</b>						
<b>County of San Benito Health and Human Services Agency 1111 San Felipe Rd. #206 Hollister, CA 95023</b>	<b>W</b>					<b>665.00</b>
Account No. <b>3457732</b>						
<b>County of Santa Clara/VMC c/o Bay Area Credit Service 50 Airport Pkwy #100 San Jose, CA 95110</b>	<b>C</b>					<b>321.00</b>
Account No. <b>35 B37967</b>						
<b>Cytodiagnosics Hazel Hawkins Mem Hosp PO Box 2311 Chatsworth, CA 91313</b>	<b>C</b>					<b>19.73</b>
Account No. <b>4045880112 01 4500</b>						
<b>First National Bank c/o Foster Solomonn + Ryan PO Box 1503 Seaford, DE 19973</b>	<b>C</b>					<b>562.99</b>
Sheet no. <u>2</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>2,845.65</b>

In re **Steven L. Williams,  
Amy Marie LoCastro-Williams**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C						
Account No. <b>461007845268****</b>			<b>C</b>					<b>482.57</b>
<b>First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104</b>								
Account No.				<b>Financial Recovery Services Inc re: First Premier Bank PO Box 385908 Minneapolis, MN 55438</b>				
<b>Alternate Mailing Address: First Premier Bank</b>								
Account No. <b>190824</b>			<b>C</b>					<b>51.95</b>
<b>Fresh Start c/o American Comm Credit Svcs Inc PO Box 44587 Phoenix, AZ 85062</b>								
Account No. <b>4242360</b>			<b>C</b>					<b>2,589.45</b>
<b>Granite Rock Company c/o Crosscheck Inc PO Box 6008 Petaluma, CA 94955</b>								
Account No. <b>various accounts</b>			<b>C</b>					<b>211.50</b>
<b>Hazel Hawkins Mem Hosp 911 Sunset Drive Hollister, CA 95023</b>								
Sheet no. <u>3</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)			<b>3,335.47</b>

In re **Steven L. Williams,  
Amy Marie LoCastro-Williams**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>Alternate Mailing Address: Hazel Hawkins Mem Hosp</b>		<b>Credit Consulting re: Hazel Hawkins Memorial Hospital PO Box 5879 Salinas, CA 93915</b>				
Account No. <b>116871726</b> <b>Home Depot 8572 Morgan Hill c/o Certegy Payment Recovery Services PO Box 2864 Tuscaloosa, AL 35403-2864</b>	<b>C</b>					<b>166.40</b>
Account No. <b>0043380002</b> <b>Johnson Lumber Co c/o Stassinis Law Office PO Box 2240 Fair Oaks, CA 95628</b>	<b>C</b>					<b>343.27</b>
Account No. <b>0043450265 + 0043450268</b> <b>Lifetouch Na School Studios c/o Stassinis Law Office PO Box 2240 Fair Oaks, CA 95628</b>	<b>C</b>					<b>84.00</b>
Account No. <b>1833582 + 1769401</b> <b>Medical Payment Data c/o Credit Consulting PO Box 5879 Salinas, CA 93915</b>	<b>C</b>					<b>341.00</b>
Sheet no. <b>4</b> of <b>9</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>934.67</b>



In re **Steven L. Williams,  
Amy Marie LoCastro-Williams**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 5070-1600-0054-9283	C					173.00
Medical Payment Data c/o Pacific Credit Services PO Box 339 Watsonville, CA 95077						
Account No. various accounts	C					465.00
Medical Payment Data c/o CBSJ Financial 299 Stockton Ave San Jose, CA 95126						
Account No.	C					2,730.00
Nicole Bischoff-Jones 9745 Tapestry Dr. Gilroy, CA 95020						
Account No. 193074 4	C					422.50
Peninsular Building Materials c/o Continental Commercial Group 317 S Brand Blvd Glendale, CA 91204						
Account No. 5124283	C					212.36
Raleys Nob Hill Foods c/o Collection Bureau of America PO Box 5013 Hayward, CA 94540						
Sheet no. 5 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			4,002.86

In re **Steven L. Williams,  
Amy Marie LoCastro-Williams**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 5835556	C					622.89
Safeway Inc PO Box 1213 San Ramon, CA 94583						
Account No.		Check Recovery Systems Re: Safeway PO Box 45405 Los Angeles, CA 90045				
Alternate Mailing Address: Safeway Inc						
Account No.		Commerical Check Control re: Safeway 7250 Beverly Blvd #200 Los Angeles, CA 90036				
Alternate Mailing Address: Safeway Inc						
Account No. 4242535	C					722.85
San Benito Supply c/o Crosscheck Inc PO Box 6008 Petaluma, CA 94955						
Account No. 4950275	C					25.58
San Jose Mercury News 750 Ridder Park Dr San Jose, CA 95190						
Sheet no. 6 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			1,371.32

In re **Steven L. Williams,  
Amy Marie LoCastro-Williams**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>Alternate Mailing Address: San Jose Mercury News</b>		<b>Coast 2 Coast Fin Solutions Inc re: San Jose Mercury News PO Box 2092 Thousand Oaks, CA 91358</b>				
Account No. <b>469575</b> <b>Santa Cruz Vet Hospital c/o Coast Credit Services PO Box 190 Capitola, CA 95010</b>	<b>C</b>					<b>261.57</b>
Account No. <b>414532</b> <b>Superior Online Service c/o Central Business Bureau 252 N Hockett St Porterville, CA 93257</b>	<b>C</b>					<b>132.00</b>
Account No. <b>90022621126***</b> <b>Target/Retailers Na Bank PO Box 9745 Minneapolis, MN 55440</b>	<b>C</b>					<b>385.05</b>
Account No. <b>Alternate Mailing Address: Target/Retailers Na Bank</b>		<b>Northland Group re: Target PO Box 390857 Edina, MN 55439</b>				
Sheet no. <u>7</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>778.62</b>

In re **Steven L. Williams,  
Amy Marie LoCastro-Williams**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>90023542526***</b>	<b>C</b>					
<b>Target/Retailers Na Bank PO Box 9745 Minneapolis, MN 55440</b>						
						<b>411.89</b>
Account No.		<b>American Recvry Sys re: Target 1699 Wall St #300 Mt Prospect, IL 60056</b>				
<b>Alternate Mailing Address: Target/Retailers Na Bank</b>						
Account No.		<b>Chase Receivables re: Target 1247 Broadway Sonoma, CA 95476</b>				
<b>Alternate Mailing Address: Target/Retailers Na Bank</b>						
Account No.	<b>C</b>					
<b>Top Gardening Service Jose Guerrero PO Box 1546 Hollister, CA 95024</b>						
						<b>320.00</b>
Account No. <b>7040036303807****</b>	<b>C</b>	<b>Repossession of 2003 Toyota Tundra</b>				
<b>Toyota Motor Credit 4000 Executive Pkwy San Roman, CA 94583</b>						
						<b>8,000.00</b>
Sheet no. <u>8</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>8,731.89</b>

In re **Steven L. Williams,  
Amy Marie LoCastro-Williams**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>BOS1491100***</b>  <b>Union Bank of Calif.</b> <b>8155 Mercury Ct #M7</b> <b>San Diego, CA 92111</b>	<b>C</b>						<b>127.00</b>
Account No.							
Account No.							
Account No.							
Account No.							

Sheet no. 9 of 9 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

**127.00**

Total  
(Report on Summary of Schedules)

**25,384.07**

In re **Steven L. Williams,  
Amy Marie LoCastro-Williams**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

**Coleen Rayas  
San Juan Bautista, CA**

**Rental of residence.**

In re **Steven L. Williams,  
Amy Marie LoCastro-Williams**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE H. CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

In re **Steven L. Williams**  
**Amy Marie LoCastro-Williams**

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Married</b>	RELATIONSHIP	AGE
	Son	10
	Daughter	15
	Son	19
	Son	7
<b>EMPLOYMENT</b>	<b>DEBTOR</b>	<b>SPOUSE</b>
Occupation	<b>Electrician</b>	<b>Instructional Aide</b>
Name of Employer	<b>Irwin Electric</b>	<b>Hollister Unified School District</b>
How long employed	<b>Four months</b>	<b>Four years</b>
Address of Employer	<b>1432 State St. Alviso, CA</b>	<b>2690 Cienega Rd. Hollister, CA 95023</b>

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

	DEBTOR	SPOUSE
	\$ <b>3,263.54</b>	\$ <b>1,439.60</b>
	\$ <b>0.00</b>	\$ <b>0.00</b>
<b>SUBTOTAL</b>	<b>\$ 3,263.54</b>	<b>\$ 1,439.60</b>

## LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) Repayment of pay advance (bal. \$1,000)

	\$ <b>392.73</b>	\$ <b>210.90</b>
	\$ <b>0.00</b>	\$ <b>10.00</b>
	\$ <b>0.00</b>	\$ <b>18.37</b>
	\$ <b>216.67</b>	\$ <b>0.00</b>
	\$ <b>0.00</b>	\$ <b>0.00</b>

## SUBTOTAL OF PAYROLL DEDUCTIONS

	\$ <b>609.40</b>	\$ <b>239.27</b>
<b>TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ 2,654.14</b>	<b>\$ 1,200.33</b>

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance  
(Specify) \_\_\_\_\_

Pension or retirement income

Other monthly income

(Specify) \_\_\_\_\_

	\$ <b>0.00</b>	\$ <b>0.00</b>
	\$ <b>0.00</b>	\$ <b>0.00</b>
	\$ <b>0.00</b>	\$ <b>0.00</b>
	\$ <b>0.00</b>	\$ <b>0.00</b>
	\$ <b>0.00</b>	\$ <b>0.00</b>
	\$ <b>0.00</b>	\$ <b>0.00</b>
	\$ <b>0.00</b>	\$ <b>0.00</b>
	\$ <b>0.00</b>	\$ <b>0.00</b>
	\$ <b>0.00</b>	\$ <b>0.00</b>

## TOTAL MONTHLY INCOME

<b>\$ 2,654.14</b>	<b>\$ 1,200.33</b>
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TOTAL COMBINED MONTHLY INCOME \$ **3,854.47**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:



## SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)		\$	<b>1,650.00</b>
Are real estate taxes included?	Yes <u>    </u> No <u><b>X</b></u>		
Is property insurance included?	Yes <u>    </u> No <u><b>X</b></u>		
Utilities:			
Electricity and heating fuel		\$	<b>220.00</b>
Water and sewer		\$	<b>100.00</b>
Telephone		\$	<b>109.00</b>
Other <b>See Detailed Expense Attachment</b>		\$	<b>209.00</b>
Home maintenance (repairs and upkeep)		\$	<b>0.00</b>
Food		\$	<b>800.00</b>
Clothing		\$	<b>150.00</b>
Laundry and dry cleaning		\$	<b>0.00</b>
Medical and dental expenses		\$	<b>300.00</b>
Transportation (not including car payments)		\$	<b>400.00</b>
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<b>30.00</b>
Charitable contributions		\$	<b>0.00</b>
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	<b>0.00</b>
Life		\$	<b>0.00</b>
Health		\$	<b>0.00</b>
Auto		\$	<b>150.00</b>
Other		\$	<b>0.00</b>
Taxes (not deducted from wages or included in home mortgage payments)			
(Specify) <b>Anticipated payment on back taxes</b>		\$	<b>200.00</b>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)			
Auto		\$	<b>225.00</b>
Other		\$	<b>0.00</b>
Other		\$	<b>0.00</b>
Other		\$	<b>0.00</b>
Alimony, maintenance, and support paid to others		\$	<b>0.00</b>
Payments for support of additional dependents not living at your home		\$	<b>0.00</b>
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<b>0.00</b>
Other <b>See Detailed Expense Attachment</b>		\$	<b>97.50</b>
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>		<b>\$</b>	<b>4,640.50</b>

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income		\$	<b>N/A</b>
B. Total projected monthly expenses		\$	<b>N/A</b>
C. Excess income (A minus B)		\$	<b>N/A</b>
D. Total amount to be paid into plan each		\$	<b>N/A</b>
	(interval)		

In re **Steven L. Williams**  
**Amy Marie LoCastro-Williams**

Debtor(s)

Case No. \_\_\_\_\_

**SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment**

**Other Utility Expenditures:**

<b>Cable/satellite</b>	<b>\$</b>	<b>75.00</b>
<b>Cell phone</b>	<b>\$</b>	<b>67.00</b>
<b>Internet access</b>	<b>\$</b>	<b>52.00</b>
<b>Trash pickup</b>	<b>\$</b>	<b>15.00</b>
<b>Total Other Utility Expenditures</b>	<b>\$</b>	<b>209.00</b>

**Other Expenditures:**

<b>Vehicle maint./repairs, ave.</b>	<b>\$</b>	<b>25.00</b>
<b>DMV tags, ave.</b>	<b>\$</b>	<b>12.50</b>
<b>Child's school lunch, sports, and misc. exps.</b>	<b>\$</b>	<b>60.00</b>
<b>Total Other Expenditures</b>	<b>\$</b>	<b>97.50</b>

**United States Bankruptcy Court  
Northern District of California**

In re **Steven L. Williams  
Amy Marie LoCastro-Williams**

Debtor(s)

Case No.  
Chapter

**7**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets *[total shown on summary page plus 1]*, and that they are true and correct to the best of my knowledge, information, and belief.

Date September 15, 2005

Signature /s/ Steven L. Williams  
**Steven L. Williams**  
Debtor

Date September 15, 2005

Signature /s/ Amy Marie LoCastro-Williams  
**Amy Marie LoCastro-Williams**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court  
Northern District of California

In re **Steven L. Williams**  
**Amy Marie LoCastro-Williams**

Debtor(s)

Case No.  
Chapter

**7**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$9,756.26	Husband's wages for 2005 through 8/14 (four months)
\$8,000.00	Husband's self-employment gross income for 2005 through May, est.
\$30,000.00	Husband's income for 2004, est.
\$20,476.00	Husband's income for 2003
\$6,984.50	Wife's income for 2005 through 6/30
\$15,512.00	Wife's income for 2004
\$10,692.00	Wife's income for 2003

## 2. Income other than from employment or operation of business

- None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
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## 3. Payments to creditors

- None ☐ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<b>WFS Financial PO Box 19752 Irvine, CA 92623</b>	<b>Monthly car payment</b>	<b>\$225.00</b>	<b>\$6,260.00</b>

- None ☒ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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## 4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>City of Hollister v. Amy Lo Castro, case no. SC-05- 00274</b>	<b>Suit</b>	<b>San Benito County Superior Court, Hollister, CA</b>	<b>Jdmt. for pl. for \$1,278.93 entered 8/12/05.</b>
<b>Nicole Bischoff-Jones v. Steven Williams dba Steven Williams Constuction, case no. 5-05-SC-001140</b>	<b>Suit on landscaping contract.</b>	<b>Santa Clara County Superior Court, Small Claims, San Martin, CA</b>	<b>Jdmt. for pl. for \$2,730 entered 6/30/05.</b>

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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### 5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Toyota Motor Credit 4000 Executive Pkwy San Roman, CA 94583	Jan., 2005	Repossession of 2003 Toyota Tundra

### 6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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### 7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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### 8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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### 9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Law Offices Of Clark A. Miller 215 West Alisal Street Salinas, CA 93901</b>	<b>2-8/05</b>	<b>Attorney fee of \$1,200 plus costs.</b>

### 10. Other transfers

- None ☒ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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### 11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<b>Wells Fargo Bank Hollister, CA</b>	<b>Checking</b>	<b>Bank closed about March, 2005. Balance was about \$400.</b>

### 12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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### 13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None ☐ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

None

- ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Steven Williams Construction		1711 Prune St. Hollister, CA 95023	Husband's sole proprietorship construction business.	Commenced business July, 2003. Closed May, 2005.

None

- ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

None

- ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Debtors	All
Frank Padilla Vargas financial advisor Gilroy, CA	Taxes only.

None

- ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None

- ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
Debtors	
Frank Padilla Vargas financial adviser Taxes only.	Gilroy, CA

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

**20. Inventories**

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

- None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS**21 . Current Partners, Officers, Directors and Shareholders**

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP**22 . Former partners, officers, directors and shareholders**

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

**23 . Withdrawals from a partnership or distributions by a corporation**

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTORDATE AND PURPOSE  
OF WITHDRAWALAMOUNT OF MONEY  
OR DESCRIPTION AND  
VALUE OF PROPERTY**24. Tax Consolidation Group.**

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

**25. Pension Funds.**

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 15, 2005 Signature /s/ Steven L. Williams  
**Steven L. Williams**  
 Debtor

Date September 15, 2005 Signature /s/ Amy Marie LoCastro-Williams  
**Amy Marie LoCastro-Williams**  
 Joint Debtor

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court  
Northern District of California

In re **Steven L. Williams**  
**Amy Marie LoCastro-Williams**

Debtor(s)

Case No. \_\_\_\_\_  
Chapter **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

*a. Property to Be Surrendered.*

**Description of Property**  
**-NONE-**

**Creditor's name**

*b. Property to Be Retained*

*[Check any applicable statement.]*

	Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1.	<b>2003 Dodge Neon</b>	<b>WFS Financial</b>	<b>Debtor will retain collateral and continue to make regular payments.</b>		

Date **September 15, 2005**

Signature **/s/ Steven L. Williams**  
**Steven L. Williams**  
Debtor

Date **September 15, 2005**

Signature **/s/ Amy Marie LoCastro-Williams**  
**Amy Marie LoCastro-Williams**  
Joint Debtor

**United States Bankruptcy Court  
Northern District of California**

In re **Steven L. Williams  
Amy Marie LoCastro-Williams**

Debtor(s)

Case No.  
Chapter

7

**STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
  - a) For legal services rendered or to be rendered in contemplation of and in connection with this case..... \$ 1,200.00
  - b) Prior to the filing of this statement, debtor(s) have paid..... \$ 1,200.00
  - c) The unpaid balance due and payable is..... \$ 0.00
3. \$ 209.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
  - a. Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b. Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
  - c. Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

Dated: September 15, 2005

Respectfully submitted,

/s/ Clark A. Miller

Attorney for Debtor: **Clark A. Miller 51151**  
**Law Offices Of Clark A. Miller**  
**215 West Alisal Street**  
**Salinas, CA 93901**  
**1-831-424-1764 Fax: 1-831-754-0704**  
**sherri@clarkmiller.com**

**United States Bankruptcy Court  
Northern District of California**

In re **Steven L. Williams  
Amy Marie LoCastro-Williams**

Debtor(s)

Case No.  
Chapter

**7**

**CREDITOR MATRIX COVER SHEET**

I declare that the attached Creditor Mailing Matrix, consisting of 6 sheets, contains the correct, complete and current names and addresses of all priority, secured and unsecured creditors listed in debtor's filing and that this matrix conforms with the Clerk's promulgated requirements.

Date: **September 15, 2005**

**/s/ Clark A. Miller**

Signature of Attorney

**Clark A. Miller 51151**

**Law Offices Of Clark A. Miller**

**215 West Alisal Street**

**Salinas, CA 93901**

**1-831-424-1764 Fax: 1-831-754-0704**

A Tool Shed  
c/o NCO Financial Systems  
PO Box 41593  
Philadelphia, PA 19101

Advance America  
1709 Airline Hwy  
Hollister, CA 95023

Allstate Automobile Insurance  
PO Box 3589  
Akron, OH 44309

American Recvry Sys  
re: Target  
1699 Wall St #300  
Mt Prospect, IL 60056

Americas Cash Express  
591 Tres Pino's Road  
Hollister, CA 95023

Associated Recovery Sys  
re: Capital One  
PO Box 469046  
Escondido, CA 92046

California Firefighters  
1500 W El Camino Ave #13 PMB 338  
Sacramento, CA 95833

Capital One Bank  
PO Box 85520  
Richmond, VA 23285

Chase Receivables  
re: Target  
1247 Broadway  
Sonoma, CA 95476

Check Recovery Systems  
Re: Safeway  
PO Box 45405  
Los Angeles, CA 90045

City of Hollister  
375 Fifth St.  
Hollister, CA 95023

Coast 2 Coast Fin Solutions Inc  
re: San Jose Mercury News  
PO Box 2092  
Thousand Oaks, CA 91358

Commerical Check Control  
re: Safeway  
7250 Beverly Blvd #200  
Los Angeles, CA 90036

County of San Benito  
Health and Human Services Agency  
1111 San Felipe Rd. #206  
Hollister, CA 95023

County of Santa Clara/VMC  
c/o Bay Area Credit Service  
50 Airport Pkwy #100  
San Jose, CA 95110

Credit Collection Svcs  
re: Allstate  
PO Box 55126  
Boston, MA 02205



Credit Consulting  
re: Hazel Hawkins Memorial Hospital  
PO Box 5879  
Salinas, CA 93915

Cytodiagnostics Hazel Hawkins Mem Hosp  
PO Box 2311  
Chatsworth, CA 91313

Financial Recovery Services Inc  
re: First Premier Bank  
PO Box 385908  
Minneapolis, MN 55438

First National Bank  
c/o Foster Solomonn + Ryan  
PO Box 1503  
Seaford, DE 19973

First Premier Bank  
601 S Minnesota Ave  
Sioux Falls, SD 57104

Franchise Tax Board  
Bankruptcy Unit  
PO Box 2952  
Sacramento, CA 95812

Fresh Start  
c/o American Comm Credit Svcs Inc  
PO Box 44587  
Phoenix, AZ 85062

Granite Rock Company  
c/o Crosscheck Inc  
PO Box 6008  
Petaluma, CA 94955

Hazel Hawkins Mem Hosp  
911 Sunset Drive  
Hollister, CA 95023

Home Depot 8572 Morgan Hill  
c/o Certegy Payment Recovery Services  
PO Box 2864  
Tuscaloosa, AL 35403-2864

Internal Revenue Service  
PO Box 99  
San Jose, CA 95103

Johnson Lumber Co  
c/o Stassinis Law Office  
PO Box 2240  
Fair Oaks, CA 95628

Lifetouch Na School Studios  
c/o Stassinis Law Office  
PO Box 2240  
Fair Oaks, CA 95628

Medical Payment Data  
c/o Credit Consulting  
PO Box 5879  
Salinas, CA 93915

Medical Payment Data  
c/o Pacific Credit Services  
PO Box 339  
Watsonville, CA 95077

Medical Payment Data  
c/o CBSJ Financial  
299 Stockton Ave  
San Jose, CA 95126

Nicole Bischoff-Jones  
9745 Tapestry Dr.  
Gilroy, CA 95020

Northland Group  
re: Capital One  
PO Box 390857  
Edina, MN 55439

Northland Group  
re: Target  
PO Box 390857  
Edina, MN 55439

Peninsular Building Materials  
c/o Continental Commercial Group  
317 S Brand Blvd  
Glendale, CA 91204

Raleys Nob Hill Foods  
c/o Collection Bureau of America  
PO Box 5013  
Hayward, CA 94540

Safeway Inc  
PO Box 1213  
San Ramon, CA 94583

San Benito Supply  
c/o Crosscheck Inc  
PO Box 6008  
Petaluma, CA 94955

San Jose Mercury News  
750 Ridder Park Dr  
San Jose, CA 95190

Santa Cruz Vet Hospital  
c/o Coast Credit Services  
PO Box 190  
Capitola, CA 95010

Superior Online Service  
c/o Central Business Bureau  
252 N Hockett St  
Porterville, CA 93257

Target/Retailers Na Bank  
PO Box 9745  
Minneapolis, MN 55440

Top Gardening Service  
Jose Guerrero  
PO Box 1546  
Hollister, CA 95024

Toyota Motor Credit  
4000 Executive Pkwy  
San Roman, CA 94583

Union Bank of Calif.  
8155 Mercury Ct #M7  
San Diego, CA 92111

WFS Financial  
PO Box 19752  
Irvine, CA 92623